

ACCESS TO FINANCE RWANDA (AFR)

2012 RWANDA FINSCOPE SURVEY

VISA APPLICATION

March 2012

1. Background and objective of the survey

Access to Finance Rwanda (AFR) would like to conduct the 2012 Rwanda FinScope Survey. This is the second FinScope survey, the first was conducted in 2008 and provided estimates at national and provincial level. The objective of the survey is to examining levels of financial inclusion in Rwanda as well as the demand for and barriers to accessing financial services in Rwanda. This survey will cover all areas of financial interest that look at quality of life, poverty, attitudes towards and usage of financial products, as well as measuring levels of financial literacy. The 2012 FinScope Survey will provide estimates at district level. Data collection is planned for May-June 2012.

AFR is submitting the visa application to NISR for approval in order to comply with its requirements regarding data coordination and assure data quality in the country. This visa application shows the survey methodology including sampling procedures and the questionnaire to be administrated to survey eligible respondents.

2. Sampling procedures (Annex 2)

The sampling procedures shows the sampling frame used to select the sample, the sample selection methods used, the sample size and the methods for weights calculation and estimation of the results. Details on the sampling procedures can be found in Annex 1.

2.1. Sampling frame

The sampling frame used to select 2012 Rwanda FinScope Survey was provided by the National Institute of Statistics of Rwanda (NISR). This is the one which was used to select EICV3 sample. The target population eligible for FinScope survey is every 18 years old and above resident in a household. The strata are districts and clusters are villages. The stratification takes into account urban and rural areas as well as provinces.

2.2. Sample selection

A total of 615 sample villages were selected and distributed across the country. A sample of 25 villages has been considered for each district in Kigali City and 20 villages for each district for the remaining provinces which are mainly rural. A sample of 10 households will be selected in every sample village and one adult aged 18 years and above will be selected for interview. Therefore, it can be seen that at national level there would be a total of 615 sample villages and 6,150 sample households corresponding to 6,150 eligible persons to be interviewed.

The 2012 Rwanda FinScope Survey sample selection methodology is based on a stratified two-stage sample design. At the first sampling stage sample villages were selected from the sampling frame provided by NISR within each stratum (district) systematically with probability proportional to village size (PPS) from the ordered list of villages in the sampling frame.

The second sampling stage is to select a number of sample households in each sample village. For each sample village, an initial systematic sample of 10 households will be selected from the household listing. From the listing of sample household members, a Kish Grid in table 3 is used to select the qualified household member to be interviewed. Only adult persons (18 years old and above for Rwanda) are eligible for the FinScope Survey 2012 as it was for FinScope 2008. Therefore, only one adult person will be selected from each sample household. The units of analysis for the FinScope Survey 2012 will be the adult persons in these households.

The basic weight for each sample household or an eligible person would be equal to the inverse of its probability of selection calculated by multiplying the probabilities at each sampling stage.

3. Questionnaire (Annex 2)

The questionnaire has been drafted and will be translated into Kinyarwanda in order to reduce non-sampling errors of observation. The training of surveyors and supervisors will be conducted in order to ensure that they are familiarised on how to use the questionnaire. The questionnaire will be test through a pilot exercise and finalised afterwards. An instruction manual will be developed in order to guide them on how to use better the questionnaire and conduct interviews.

The questionnaire has the following sections:

- A. Interview Identification details
- B. Household Register
- C. Household Characteristics
- D. Access to infrastructure
- E. Financial capacity
- F. Money Management – Saving
- G. Money Management – Borrowing
- H. Money Management – Risk & Risk Mitigation
- I. Money Management – Remittances
- J. Bank Penetration
- K. Informal Products
- L. Farming
- M. Income and Expenditure
- N. General

4. Instruction manual for surveyors and supervisors

5. Training plan for surveyors and supervisors

6. Plan of Analysis

7. Calendar and the budget for the survey

Annex 1.

2012 Rwanda FinScope Survey

Sample Design and Estimation Procedures

Draft

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1. Survey Background and Objectives

The first FinScope Survey was conducted in 2008 in Rwanda. It was the first nationally representative consumer survey examining levels of financial inclusion in Rwanda as well as the demand for and barriers to accessing financial services in Rwanda. This survey covered all areas of financial interest that look at quality of life, poverty, attitudes towards and usage of financial products, as well as measuring levels of financial literacy. The aim was to set key benchmarks which could then be tracked in future. The estimates for FinScope 2008 were done at national and provincial level. The objectives of the second FinScope Survey in Rwanda are similar to those for the first FinScope Survey with the difference that the results will be representative at district level. The survey will provide a baseline measurement of access and barriers to financial services together with the inherent challenges each poses. It will also allow tracking progress made to date from the previous survey period.

2. Sampling Frame for Rwanda FinScope 2012

The administrative structure of entities of the Republic of Rwanda is divided into 5 provinces and 30 districts which will be the geographic domain of analysis for FinScope 2012. The districts are further subdivided into 416 sectors and each sector is subdivided into cellules, and the lowest administrative units are the villages (umudugudu). There are 416 sectors, 2,148 cells and 14,837 villages in the country. The villages are fairly homogeneous in size, with an average of 132 households each.

The sampling frame for FinScope 2008 was based on the sampling frame of enumeration areas (EA), in this case they were (villages), which was used for the 2007-2008 Rwanda Interim Demographic and Health Survey. The sampling frame for FinScope 2012 was provided by the National Institute of Statistics of Rwanda (NISR) and it is the same as the 2009 EICV3 sampling frame. This sampling frame is a compilation from a preparatory frame for the Rwanda General Population and Housing Census which will be conducted in August this year. The number of households per sample village will be updated during a listing operation which will begin one week prior to the beginning of data collection for the sample villages to start with. Then the listing will be carried out concurrently with the survey interviews.

The NISR has developed a sampling frame of villages with corresponding codes and number of household. Table 2 shows the distribution of the sampling frame of villages and the number of households by district, and urban, rural and mixed category. The distribution of the villages by the number of households for the urban and rural and mixed¹ categories shows that the average number of households is higher for the urban villages (167.9) than for the rural villages (128.5). The average village size for the mixed stratum is 130.4 households, which is closer to the rural average.

¹ "Mixed category" means that it was not clear whether the village was classified as rural or urban because of the recent administrative structure changes after the 2002 Population Census and Housing. These changes also changed the old classification in urban and rural areas adopted in the 2002 Census.

Table 1. Distribution of Villages and Households in EICV3 Sampling Frame of Villages by District, Urban, Rural and Mixed Sectors, which is used for FinScope 2012

District	Total		Urban		Rural		Mixed Sectors	
	Villages	Households	Villages	Households	Villages	Households	Villages	Households
Nyarugenge	355	53,132	335	50,499	20	2,633	0	0
Gasabo	494	86,585	172	41,828	176	20,750	146	24,007
Kicukiro	327	53,623	327	53,623	0	0	0	0
Nyanza	420	56,651	89	11,425	221	30,989	110	14,237
Gisagara	524	60,515	0	0	524	60,515	0	0
Nyaruguru	332	55,837	0	0	332	55,837	0	0
Huye	508	59,896	62	9,139	296	34,527	150	16,230
Nyamagabe	536	67,781	29	6,266	486	58,831	21	2,684
Ruhango	533	61,000	0	0	353	42,950	180	18,050
Muhanga	331	65,147	58	15,040	209	38,278	64	11,829
Kamonyi	317	61,905	0	0	317	61,905	0	0
Karongi	538	63,871	46	5,635	405	48,631	87	9,605
Rutsiro	485	64,118	0	0	485	64,118	0	0
Rubavu	525	75,824	35	5,303	385	57,616	105	12,905
Nyabihu	473	64,823	0	0	473	64,823	0	0
Ngororero	419	67,788	0	0	419	67,788	0	0
Rusizi	596	77,578	70	10,008	492	63,138	34	4,432
Nyamasheke	588	74,828	0	0	588	74,828	0	0
Rulindo	494	56,700	0	0	494	56,700	0	0
Gakenke	617	72,520	0	0	617	72,520	0	0
Musanze	432	71,598	26	9,128	327	48,958	79	13,512
Burera	571	69,509	0	0	571	69,509	0	0
Gicumbi	630	76,619	32	3,228	534	64,791	64	8,600
Rwamagana	474	54,285	38	5,376	367	39,287	69	9,622
Nyagatare	628	67,508	0	0	588	60,480	40	7,028

District	Total		Urban		Rural		Mixed Sectors	
	Villages	Households	Villages	Households	Villages	Households	Villages	Households
Gatsibo	603	74,864	0	0	603	74,864	0	0
Kayonza	421	54,851	0	0	421	54,851	0	0
Kirehe	612	58,250	0	0	612	58,250	0	0
Ngoma	473	58,877	31	5,207	301	36,141	141	17,529
Bugesera	581	63,397	0	0	581	63,397	0	0
Total	14,837	1,949,880	1350	231,705	12197	1,547,905	1290	170,270

Source: EICV3 Project plan report, June 2010

Although there are no maps currently available yet for the villages, NISR and MINALOC are confident that the boundaries of each village are known locally. It is very important for the enumerators to verify this for each sample village during the listing operation. This will facilitate the quality control of the listing coverage.

Regarding the “mixed” classification, efforts will be made to identify whether those which contain in the FinScope 2012 sample villages are rural or urban by using different sources. The first source is the final EICV3 sample villages after cleaning the “mixed” category for the sample villages which are in both samples. Other sources are the Census 2012 cartographic work, MINALOC and MININFRA. This work will be finalised before field interviews.

3. Stratification of the Sampling Frame

The sample for the FinScope 2012 is stratified sample selected in two stages from the sampling frame of villages. In order to increase the efficiency of the sample design, the sampling frame of villages was divided into strata which are as homogeneous as possible. The first stage sample selection is carried out independently within each explicit stratum. The first level of stratification corresponds to the geographic domains of analysis defined for FinScope 2012. The survey results will be tabulated at the district level, so each district will be an individual domain of analysis. For this reason the first level of stratification will be at the district level. Stratification is done by separating each province into districts; each district forms a sampling stratum totalling 30 strata for the whole country.

Another important stratification variable for villages is the urban and rural classification. The frame of villages for each district will be sorted by urban and rural categories to provide implicit stratification at this level, since the villages will be selected systematically with probability proportional to size (PPS) within each district. This first stage sampling procedure will also provide a proportional allocation of the sample to the urban and rural areas of each district. It is important to note that there are three districts in Kigali Province, which are predominantly urban and for the remaining 27 districts which are predominantly rural.

4. Sample Size and Allocation for Rwanda FinScope Survey 2012

The key factors to determine the sample size for a particular survey are the accuracy required for the surveys estimates for each stratum, and the resource and operational constraints. The accuracy depends on both the sampling and the non sampling errors. The sampling error is inversely proportional to the square root of the sample size. On the other hand, the nonsampling error may increase with the sample size, since it is more difficult to control the quality of a larger operation. It is therefore important that the overall sample size be manageable for quality and operational control purposes. The sample size also depends on cost considerations and logistical issues related to the organization of the teams of enumerators and the workload during field interviews.

One approach to determining the sample size is to determine how many households a team of enumerators can interview each cycle. Based on the timeline for the survey, the volume of the questionnaire and the number of teams, we can then estimate the total sample size that would be practical. The approximate level of precision of the survey estimates based on the proposed sample size can then be examined to ensure that each stratum has a sufficient sample size.

Another important factor in developing an effective sample design is to determine the optimum number of households to be selected in each sample primary sampling unit (PSU) or village. This partly depends on design effect, which depends on the similarity of the households within each PSU (measured by the intraclass correlation coefficient). For this reason studies have shown that the optimum number of sample households per cluster for socioeconomic surveys such as EICV2, EICV3 is generally within a range between 8 and 12. For the FinScope Survey 2012, 10 households will be selected in each sample PSU (village).

In order to have representative estimates at district level, similar recent household surveys have considered a number of sample PSUs or villages within a range between 16 for 2010 RDHS with a total of 492 sample villages at national level, and 50 for EICV3 making a total number of 1,230 sample villages at national level. Given the volume of the FinScope Survey 2012 questionnaire and its timeframe constraints, a sample of 25 villages have been considered for each district in Kigali City and 20 villages for each district for the remaining provinces which are mainly rural. Therefore, it can be seen that at national level there would be a total of 615 sample villages and 6,150 sample households. Thus, compare to 2,000 sample households for FinScope Survey 2008 the sample size has increased more than three times to provide reliable results for each district.

To determine the level of precision that can be expected for key FinScope survey 2012 estimates at the district level based on this sampling design, the FinScope Survey 2008 dataset does not allow possibilities to simulate the approximate sampling errors and 95% confidence intervals that can be expected for the key variables estimates by district based on the sample allocation presented in Table 2. This data file does not have a complete ID for the records containing district (our stratum) up to village (our cluster). The Complex Samples module of SPSS is normally used for tabulating the standard errors, 95% confidence intervals and design effects by district, since this software takes into account the stratification and clustering in the sample design.

Table 2. Distribution of Sample Villages and Households by District for FinScope Survey 2012

District	No. Sample Villages	No. Sample Households
Nyarugenge	25	250
Gasabo	25	250
Kicukiro	25	250
Nyanza	20	200
Gisagara	20	200
Nyaruguru	20	200
Huye	20	200
Nyamagabe	20	200
Ruhango	20	200
Muhanga	20	200
Kamonyi	20	200
Karongi	20	200
Rutsiro	20	200
Rubavu	20	200
Nyabihu	20	200
Ngororero	20	200
Rusizi	20	200
Nyamasheke	20	200
Rulindo	20	200
Gakenke	20	200
Musanze	20	200
Burera	20	200
Gicumbi	20	200
Rwamagana	20	200
Nyagatare	20	200
Gatsibo	20	200

District	No. Sample Villages	No. Sample Households
Kayonza	20	200
Kirehe	20	200
Ngoma	20	200
Bugesera	20	200
RWANDA	615	6,150

5. Sample Selection Procedures

The FinScope Survey 2012 sample selection methodology is based on a stratified two-stage sample design. The procedures used for each sampling stage are described as follows.

a. First Stage Selection of Sample Villages

At the first sampling stage sample villages were selected from the sampling frame provided by NISR within each stratum (district) systematically with probability proportional to village size (PPS) from the ordered list of villages in the sampling frame. The measure of size for each village is based on the total number of households identified (as per EICV3?) in the sampling frame of villages. The villages within each district will be ordered by urban and rural areas, and then geographically by sectors, cells and village codes. This will provide implicit geographic stratification of the sampling frame for each district, and ensure a proportional allocation of the sample to the urban and rural areas of each district. Then the numbers of households are cumulated down the ordered list of villages within the stratum (district). The following first stage sample selection procedures were used within each district:

- ✓ Cumulate the measures of size (number of households) down the ordered list of villages within the stratum (district). The final cumulated measure of size will be the total number of households in the frame for the stratum (N_h).
- ✓ (b) To obtain the sampling interval for stratum h (I_h), divide S_h by the total number of villages to be selected in stratum h (n_h):

$$I_h = N_h/n_h.$$
- ✓ (c) Select a random number (R_h) between 0 and I_h . The sample villages in stratum h will be identified by the following selection numbers:

$$S_{hi} = R_h + [I_h \times (i - 1)], \text{ rounded up,}$$

where $i = 1, 2, \dots, n_h$

The i^{th} selected village is the one with a cumulated measure of size closest to S_{hi} but not less than S_{hi} .

The Excel file with a separate spreadsheet for each district, showing the ordered list of villages with the corresponding information from the sampling frame of villages was developed for selecting the sample villages in each district. Each spreadsheet has documented the first stage systematic selection of sample villages with PPS for a district. Another excel file was developed and have a summary spreadsheet with the frame information for the 615 sample villages.

b. Listing of Households in Sample Villages

Prior to the FinScope Survey 2012 interviews a listing of households will be conducted in each sample village in order to select the sample households. The supervisor should verify the boundaries of the sample village in order to ensure good coverage of the sample households. The number of households listed in each village should be compared to the corresponding number from the frame, and any large differences should be investigated.

c. Selection of Sample Households within a Sample Village

For each sample village, an initial systematic sample of m_{hi} households (10 for all sample villages) will be selected from the household listing using the following procedures:

- ✓ All the households in occupied housing units should be assigned a serial number from 1 to M_{hi} , the total number of households listed.
- ✓ To obtain the sampling interval for the selection of households within the sample village (I_{hi}), divide M_{hi} by m_{hi} , and maintain 2 decimal places.
- ✓ Select a random number (R_{hi}) with 2 decimal places, between 0.01 and I_{hi} . The sample households within the sample village will be identified by the following selection numbers:

$$S_{hij} = R_{hi} + [I_{hi} \times (j-1)], \text{ rounded up,}$$

where $j = 1, 2, 3, \dots, m_{hi}$

The j^{th} selected household is the one with a serial number equal to S_{hij} .

d. Selection of Qualified member for interview within a Sample Household

From the listing of sample household members, a Kish Grid in table 3 is used to select the qualified household member to be interviewed. Only adult persons (18 years old and above for Rwanda) are eligible for the FinScope Survey 2012 as it was for FinScope 2008. Therefore, only one adult person will be selected from each sample household. The units of analysis for the FinScope Survey 2012 will be the adult persons in these households. The following procedures will be used to identify who will be interviewed from the sample household listing.

- ✓ Find the number running down the left side of the table that matches the last 2 digits of the questionnaire number, and the total number of household members that qualify running across the top of the table.

✓ Circle the number where these two numbers meet in the table.

✓ This is the number of the person that will be interviewed.

What it is needed for this selection are the last two digits of the questionnaire number, and the number of qualifying adults (18+) in the sample household who qualify for the survey.

Table 3. Kish Grid

Questionnaire Number Ends In				Number of qualifying adults in household the qualified respondent Must be drawn from																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	13	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

6. Estimation Procedures

6.1. Weighting Procedures

The basic weight for each sample household would be equal to the inverse of its probability of selection calculated by multiplying the probabilities at each sampling stage. Since all survey data will be processed by computer, it will be easy to attach a weight to each sample household record in the computer files, and the tabulation programs can weight the data automatically. The sampling probabilities at each stage of selection will be maintained in an Excel spreadsheet with information from the sampling frame for each sample village so that the corresponding overall probability and corresponding weight can be calculated. The overall probability of selection for sample households in FinScope Survey 2012 can be expressed as follows:

$$P_{hi} = \frac{n_h \times N_{hi}}{N_h} \times \frac{m_{hi}}{M_{hi}},$$

where:

p_{hi} = probability of selection for the sample households in the i^{th} sample village in stratum (district) h

n_h = number of sample villages selected in stratum h

N_h = total number of households in the sampling frame of villages for stratum h

N_{hi} = total number of households in the frame for the i^{th} sample village in stratum h

m_{hi} = number of sample households selected in the i^{th} sample village in stratum h (10 for each sample village)

M_{hi} = total number of households listed in the i^{th} sample village in stratum h

The two components of this probability of selection correspond to the individual sampling stages.

The basic sampling weight is calculated as the inverse of this probability of selection. The weight can be simplified as follows:

$$W_{hi} = \frac{N_h \times M_{hi}}{n_h \times N_{hi} \times m_{hi}},$$

where:

W_{hi} = basic weight for the sample households in the i^{th} sample village in stratum h

6.2. Calculation of Survey Estimates

The survey estimate of a total can be expressed as follows:

$$\hat{Y} = \sum_{h=1}^L \sum_{i=1}^{n_h} \sum_{k=1}^{m_{ij}} W_{hi} y_{hij},$$

where: L = number of strata (districts) in the domain

y_{hij} = value of variable y for the j^{th} sample household in the i^{th} sample village in stratum h

The survey estimate of a ratio is defined as follows:

$$\hat{R} = \frac{\hat{Y}}{\hat{X}}$$

where \hat{Y} and \hat{X} are estimates of totals for variables y and x , respectively, calculated as specified previously.

6.3. Sampling Errors Calculation

It is important to include a statement on the accuracy of the survey data in the publication of the survey results presenting tables with calculated sampling errors and confidence intervals for the most important survey estimates as well as the different sources of nonsampling error. The standard error, or square root of the variance, is used to measure the sampling error. The variance estimator should take into account the different aspects of the sample design, such as the stratification.

The cluster variance estimator of a total can be expressed as follows:

$$V(\hat{Y}) = \sum_{h=1}^L \left[\frac{n_h}{n_h - 1} \sum_{i=1}^{n_h} \left(\hat{Y}_{hi} - \frac{\hat{Y}_h}{n_h} \right)^2 \right],$$

where:

$$\hat{Y}_{hi} = \sum_{j=1}^{m_h} W_{hi} y_{hij}$$

$$\hat{Y}_h = \sum_{i=1}^{n_h} \hat{Y}_{hi}$$

The variance estimator of a ratio can be expressed as follows:

$$V(\hat{R}) = \frac{1}{\hat{X}^2} \left[V(\hat{Y}) + \hat{R}^2 V(\hat{X}) - 2 \hat{R} COV(\hat{X}, \hat{Y}) \right],$$

where:

$$COV(\hat{X}, \hat{Y}) = \sum_{h=1}^L \left[\frac{n_h}{n_h - 1} \sum_{i=1}^{n_h} \left(\hat{X}_{hi} - \frac{\hat{X}_h}{n_h} \right) \left(\hat{Y}_{hi} - \frac{\hat{Y}_h}{n_h} \right) \right]$$

$V(\hat{Y})$ and $V(\hat{X})$ are calculated according to the formula for the variance of a total.

There are programs available for calculating the variances for survey data from stratified multi-stage sample designs including the Complex Samples module of SPSS, STATA, etc.

Annex 2.

2012 Rwanda FinScope Survey

Draft Questionnaire

FinScope Rwanda 2012 Draft Questionnaire

A. Interview detail

- A1. Urban/Rural:|__|
 A2. Province/Kigali City :...|__|
 A3. District:|__|
 A4. Sector:|__|__|
 A5. Cellule:|__|__|
 A6. EA/Village (Umudugudu):|__|__|
 A7. Number of Sample Household:|__|__|

B. Household register

Introduction

Hello, my name is I do interviewing on behalf of We are interviewing people to find out more about their lives so that we can help develop ideas on how to improve it. Your household has been selected to be part of a national survey.

First I have to make a list of everyone in your household in order to choose one person in particular to interview. Please do not feel bad if you are not chosen to be interviewed – we cannot interview everyone in the household and I have to follow a specific procedure to choose the person I have to interview. Can I continue?

B1. How many people are part of this household?

When I say household I mean a person or group of persons who usually cook, eat and live together. These people may or may not be related by blood, but I am talking about those who sleep in the household at least 5 nights per week

- *Record full names of all members of the household in separate grids below in order of oldest to youngest. Separate those who qualify and those who don't. (Note: a person who qualifies is a household member who is 18 years or older and who are in the EA during the FULL period of interviewing)*
- *An income earner is regarded as a person who contributes either cash or kind to the household pot.*
- *Please remember to record the respondent selected for the interview from the Kish table in the column provided.*

	Name of household member	Age	Gender 1=Male, 2=Female	Income earner? 1=Yes, 2=No	Respondent
Individuals who qualify					1
					2
					3
					4
					5
					6
					7
					8
					9
					10
	Name of household member	Age	Gender 1=Male, 2=Female	Income earner? 1=Yes, 2=No	Reason for individual 18+ not qualifying
Individuals who do not qualify					

Kish Grid

In order to determine who you will be interviewing you will need the last two digits of the questionnaire number as stated on page 1 of the questionnaire, and the number of qualifying adults (18+) in the household who qualify for the survey (from the household register).

- Find the number running down the left side of the table that matches the last 2 digits of the questionnaire number, and the total number of household members that qualify running across the top of the table.
- Circle the number where these two numbers meet in the table.
- This is the number of the person that you will interview – record on previous page and check details.
- Interview the selected individual.

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING ADULTS IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	13	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

C. Household Information & Demographics

C1.	Do you consider yourself the head of the household? 1=Yes 2=No If Yes GO to C2 <i>Note: Head of household must be currently living in the household and is the person(s) who the respondent regards as head of the household.</i>	
C1a	How old is the head of the household?	
C1b	Is the head of the household male/female? 1=Male 2=Female	
C1b	Which of the following applies to the head of the household (Single mention)? 1=Single, never married; 2=Divorced, 3=Widowed, 4=Have a life partner or with a partner	
C1d	Highest level of education achieved by the head of the household (Single mention)? 1= No formal education, 2=Primary 1-3, 3=Primary 4-6, 4=Secondary 1-3, 5=Secondary 4-6, 6=University or other higher education, 7=Vocational training, 8=Don't know	
C1e	Does the head of the household earn an income? 1=Yes, 2=No	
C1f	How many people depend on his/her income?	
C1g	Is the head of the household the main income earner of the household? 1=Yes, 2=No	
C1h	What is your relationship to the head of the household (Single mention)? 1= Spouse/partner, 2= Child, 3= Parent/parent in-law, 4= Other relative, 5=Tenant, 6=Other	
C2	How old are you?	
C3	Gender 1= Male, 2=Female	
C4	Which of the following applies to you (Single mention)? 1=Single, never married; 2=Divorced, 3=Widowed, 4=Have a life partner or with a partner	
C5	What is the highest level of education you have achieved (Single mention)? 1= No formal education, 2=Primary 1-3, 3=Primary 4-6, 4=Secondary 1-3, 5=Secondary 4-6, 6=University or other higher education, 7=Vocational training	
C6	In different households, different people make the decisions about finances. Please tell me who is responsible for your household's financial decisions. By this I mean decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household. Which of the following describes your situation best (Single mention)? 1= You alone, 2= You and your spouse/partner, 3= You and other household/family members, 4= You are not involved	
C7	How would you describe your general state of health (Single mention)? 1= Satisfactory – don't often need treatment/medical attention, 2= Not satisfactory – often need treatment/medical attention	
C8	When you are ill, where do you mostly go to be treated (Spontaneous; don't read. Single mention) 1= Public hospital or clinic, 2= Private doctor, 3= Private hospital, 4= Traditional healer, 5= Friend or family member, 6= Other, 7= Does not take treatment	
C9	Thinking back over the past three months:	
C9a1	How often have you or your household had to skip a meal because didn't have enough money to buy food? 1= Many times, 2= A few times, 3= Never, 4= Refused	
C9a2	Who would you turn for help if you don't have food? Spontaneous - don't read out. Multiple mention possible Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization eg like CARE=4; Church=5; Financial institution like bank or SACCO=6; Government=7; Savings club, tontine or ikimina =9; Money lender in community=10; Farmers association=11; No one=12; Dont know=13; Other=14	
C9a3	How often have you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine? 1= Many times, 2= A few times, 3= Never, 4= Refused	
C9a4	Who would you turn for help if you don't have money for medicine or medical treatment? Spontaneous - don't read out. Multiple mention possible Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization eg like CARE=4; Church=5; Financial institution like bank or SACCO=6; Government=7; Savings club, tontine or ikimina =9; Money lender in community=10; Farmers association=11; No one=12; Dont know=13; Other=14	
C9a5	How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs? 1= Many times, 2= A few times, 3= Never, 4= Refused, 5=NA	
C9a6	Who would you turn for help if you need money for school expenses? Spontaneous - don't read out. Multiple mention possible Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization eg like CARE=4; Church=5; Financial institution like bank or SACCO=6; Government=7; Savings club, tontine or ikimina =9; Money lender in community=10; Farmers association=11; No one=12; Dont know=13; Other=14	

C9a7	How often have you or your household had to go without cash income and had to make a plan for daily needs? <i>1= Many times, 2= A few times, 3= Never, 4= Refused</i>	
C9a8	Who would you turn for help if you don't have cash to cover your daily needs? Spontaneous - don't read out. Multiple mention possible <i>Family/relative=1; Friend/neighbour=2; Employer=3; Community based organization eg like CARE=4; Church=5; Financial institution like bank or SACCO=6; Government=7; Savings club, tontine or ikimina =9; Money lender in community=10; Farmers association=11; No one=12; Dont know=13; Other=14</i>	
C10	Living density	
C10a	How many rooms does the dwelling have (excluding kitchen, bathroom, toilet)	
C10b	How many rooms in this dwelling are used for sleeping purposes?	
C10c	How many people usually sleep in this dwelling?	
C11	Please tell me which of the following describes your situation best (Single mention)?	
	<i>You own this dwelling</i>	1
	<i>A member of the household owns this dwelling</i>	2
	<i>You/your household rent this dwelling ,</i>	3
	<i>The dwelling is provided to you/your household rent free</i>	4
	<i>Other</i>	5
If 1 or 2 GO to C11a, If 3, 4 or 5 GO to C12		
C11a	How did you get the dwelling (Single mention)? <i>1= Bought it, 2= Built it, 3= Inherited it ...</i> If 3 GO to C12	
C11b	Where did you get most of the money from to buy/build the house (Spontaneous; don't read. Single mention)?	
	<i>Loan from a bank</i>	1
	<i>Loan from another FI like a SACCO/MFI</i>	2
	<i>Borrowed from money lender</i>	3
	<i>Borrowed from savings club, tontine, ikimina</i>	4
	<i>Borrowed from employer</i>	5
	<i>Borrowed from family/friends</i>	6
	<i>Pension pay-out</i>	7
	<i>Used my/our savings</i>	8
	<i>Inherited money</i>	9
	<i>Other</i>	10
C11c	Do you owe money on the dwelling? <i>1=Yes, 2=No</i>	
C11d	Do you have a title deed for the land/plot where your dwelling is? <i>1=Yes, 2=No</i>	
C11e	Do you own other dwellings? <i>1=Yes, 2=No</i>	
C12	Please tell me which of the following statements are true/false for you? <i>1=True, 2=False, 3=N/A</i>	
C12a	<i>You will never move and will probably spend your whole life in this dwelling.</i>	
C12b	<i>Your dwelling is something to keep and never sell.</i>	
C12c	<i>If you needed a large sum of money you would sell your dwelling.</i>	
C12d	<i>You would use your dwelling as security when borrowing money.</i>	
C12e	<i>You think of your dwelling as an investment that will increase in value over time.</i>	
C12f	<i>Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else.</i>	
C12g	<i>You have enlarged or plan to enlarge your dwelling.</i>	
C13	What is the main source of drinking water for household members? Single mention <i>01=Piped Into Dwelling, 02=Piped To Yard/Plot, 03=Public Tap/Standpipe, 04=Tube Well Or Borehole, 05=Protected Well, 06=Unprotected Well, 07=Protected Spring, 08=Unprotected Spring, 09=Rainwater, 10=Tanker Truck, Surface Water River/Lake/Pond/, Stream/Irrigation Channel); 12=Other (specify)</i>	
C14a	Does your house have a toilet that is used by people who live in the household only, or do you share the toilet with people from other households? <i>1= Own household toilet, 2= Share toilet with other households, 3= Don't have toilet facilities at all</i>	
C14b	What type of toilet facility is mostly used by the members of your household? Single mention <i>1=Flush toilet, 2=Pit Latrine with constructed floor slab, 3=Pit latrine without constructed floor slab, 4=Other (specify), 5=No toilet</i>	
C15	What is the main source of energy that your household uses for cooking? Single mention <i>01=Firewood, 02=Charcoal, 03=Gas, 04=Biogaz, 05=Solar power, 06=Electricity, 07=Oil/kerosene, 08=Crop waste, 09=Animal dung, 10=Other (specify)</i>	
	What is the main source of lighting in your home? (added Question) <i>01=Electricity from RECO RWASCO, 02=Other electricity distributors, 03=Bio Gas, 04=Generator, 05=Oil Lamp, 06=Firewood, 07=Candle, 08=Lantern (Agataadowa), 09=Solar panel, 10=Batteries+Bulb, 11=Other (specify)</i>	

C16	Please tell me which of the following do you or your household own.(Asset should be in working condition) NEED TO DECIDE - 2008 did not work	

C17	Technology access/Connectivity		
C17a	Which of the following do you have access to? <i>1=Yes, have access, 2=No, don't have access</i>	C17b	For each item respondent has access to in C17a, ask: Do you/does your household own? 1=Own, 2=Don't own
C17a1	Cell phone	C17b1	Cell phone
C17a2	Public phone	C17b2	Public phone
C17a3	Landline at home	C17b3	Landline at home
C17a4	Internet	C17b4	Internet

C18	Which of the following documents do you have in your name? 1=Yes, 2=No
	<i>Identification docs</i>
	<i>Proof of residence docs</i>

D. Access to infrastructure

D1a. Physical access to infrastructure: How long would it take you to get to your nearest

D1b. Can you use public transport to access the 1=Yes, 2=No

		D1a				D1b
		<i>Less than 30 min</i>	<i>More than 30 min; less than an hour</i>	<i>More than an hour</i>	<i>Don't know</i>	
D1a1	Market	1	2	3	4	
D1a2	Sector office	1	2	3	4	
D1a3	Secondary school	1	2	3	4	
D1a4	Health care facility	1	2	3	4	
D1a5	Post Office	1	2	3	4	
D1a6	SACCO	1	2	3	4	
D1a7	Bank	1	2	3	4	

D2	Do you agree/disagree with the following statements? 1=Agree, 2=Disagree, 3=Don't know
D2a	Public transport is reliable
D2b	Public transport is affordable
D2c	Public transport is safe to use

E. Financial capacity

E1	Do you agree/disagree with the following statements? 1=Agree, 2=Disagree, 3=Don't know
E1a	You often have to spend more money than you have available
E1b	Your current financial situation is far from ideal
E1c	On any given day, you know what your financial situation is
E1d	You keep track of your income and expenditure
E1e	You adjust your expenses according to your income
E1f	You plan for your future/long-term money needs

E2	If you want to open an account or use the services of a financial institution, which factors will you take into account when you select the institution that you think would be best for YOU? Spontaneous response – don't read; Multiple response	
	Easy access to own money	1
	Convenience of access –distance	2

	Convenience of access – opening hours; no queues	3
	Quick access to loans	4
	Simple processes/documentation	5
	Ability to meet requirements	6
	High interest on savings	7
	Low interest on loans	8
	The type of products & services the offer – whether suitable for my needs	9
	Good service	10
	Other, specify	11

F. Money Management – Saving

F1	People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? Single mention	
	Putting money in a special place/account to keep it safe	1
	Putting money aside to stop you from spending it immediately so that you have it later when you need it	2
	Putting money aside so that you have some money at the end of the week/month	3
	Putting money away so that the total amount increases over time as you put more is put away	4
	Putting money aside for you to use later for a specific purpose	5

F2	Which of the following statements are true for you? 1=True, 2=False	
F2a	You go without certain things to be able to save	
F2b	You believe you have to save for difficult times - even if your income is low	
F2c	You believe it is better to save where your money is safe than to take risks to make more	
F2d	You save or put money aside when you can	
F2e	You save or put money away for a specific purpose and you do not use it for any other purpose	
F2f	You save or put money away for a specific purpose but you end up using it before you used it for that purpose	
F2g	You sometimes save by buying something that you will sell later for a profit	

F3. Still thinking about saving or putting money away:

- Please tell which of the following do you currently have=1, have you had in the past but not now=2, or have you never had=3
- For each product the respondent who currently has (i.e. F3a=1) a savings product, ask:** Did you save money in this way in the past 6 months? 1=Yes, 2=No
- For first 2 options – if respondent currently has, ask:** With which institution(s)? *Spontaneous mention – multiple mentions possible; Get institution code from code list*
- For products used ask:** Why did you choose to keep you savings in (*refer to products mentioned in F3b*). *Spontaneous mention – don't read; Multiple mentions possible*
1=Convenient; 2=Easy/Simple to use; 3=Safe; 4=Good interest; 5=Quick access to savings; 6=Other

		F3a			F3b	F3c	F3d			If any F3a =1 go to F4; if none = 1 go to Section G
F3a1	Saving at a bank	1	2	3						
F3a2	Savings at another financial institution like a SACCO	1	2	3						
F3a3	Savings in the capital/stock market (incl. Treasury bonds)	1	2	3						
F3a4	Savings at a Post Office	1	2	3						
F3a5	Pension fund/provident fund (incl. Caisse Sociale du Rwanda)	1	2	3						
F3a6	Savings with your employer	1	2	3						
F3a7	Savings with an agricultural co-op	1	2	3						
F3a8	Savings in a saving club, tontine, ikamina, umuryango, caisse d'entre	1	2	3						
F3a9	Savings with someone in community who keeps it safe for you	1	2	3						
F3a10	Savings with someone in household/family who keeps it safe for you	1	2	3						
F3a11	Savings in a secret place at home	1	2	3						
F3a12	Other, specify	1	2	3						

F4	What are you saving or putting money away for? Spontaneous mention – don't read; Multiple mentions possible	
	Living expenses for when times are hard	1
	Medical expenses either planned or emergency	2
	An emergency other than medical	3

	<i>Funeral expenses</i>	4
	<i>Education or school fees</i>	5
	<i>Farming expenses (inputs)</i>	6
	<i>Buying livestock</i>	7
	<i>Buying equipment/appliances</i>	8
	<i>Providing something for my family after I die</i>	9
	<i>Old age</i>	10
	<i>Other, specify</i>	11

G. Money Management – Borrowing

G1	Do you agree/disagree with the following statements? 1=Agree, 2=Disagree	
G1a	<i>You avoid borrowing money if you can</i>	
G1b	<i>Without credit / taking a loan, you would not be able to feed your family</i>	
G1c	<i>If you borrow money it is okay to pay it a bit later than agreed</i>	
G1d	<i>It is okay to borrow money to pay back outstanding debt</i>	
G1e	<i>Being able to borrow money when you need it is more important than the amount of money you have to pay back</i>	
G1f	<i>It is better to remain with debt than to sell something to pay it</i>	
G1g	<i>It is better to keep savings than to use it to pay a debt</i>	

G2	Credit Status	
G2a	Did you borrow or get money from anybody or any institution during the past 12 months 1=Yes, 2=No	
G2b	Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution? 1=Yes, 2=No	
G2c	During the past 12 months, did you get any goods/services in advance and had to pay it later? 1=Yes, 2=No	

G3	If G2(a) is NO: Why have you not borrowed money? Spontaneous mention – don't read out; Multiple mention possible	
	<i>Didn't need to borrow money</i>	1
	<i>Don't want to borrow money/ Don't believe in borrowing money</i>	2
	<i>Worried would not be able to pay back the money</i>	3
	<i>Interest charged on borrowed money is too high</i>	4
	<i>Do not know where to borrow money from</i>	5
	<i>Do not know how to apply for a loan</i>	6
	<i>Do not have security or collateral</i>	7
	<i>Do not meet the requirements of financial institutions</i>	8
	<i>Not allowed to borrow money by spouse, by family or other</i>	9
	<i>Tried to borrow, but have been refused</i>	10
	<i>Other, specify</i>	11

G4. Still thinking about borrowing money:

- Please tell me which of the following have you done in the past 6 months? 1=Yes, 2=No
- For first 2 options – with which institution(s)? **Multiple mentions possible; Get institution code from code list**

G4	Credit product/mechanism	G4a	G4ab
G4a1	<i>Borrowed money from a bank</i>		
G4a2	<i>Borrowed money from a SACCO or MFI</i>		
G4a3	<i>Got a loan from Government (VUP loan)</i>		
G4a4	<i>Borrowed money from your employer</i>		
G4a5	<i>Borrowed money from family/friends that you had to pay back</i>		
G4a6	<i>Got money from family/friends that you did not have to pay back</i>		
G4a7	<i>Borrowed money from savings club, tontine, ikamina</i>		
G4a8	<i>Borrowed money from a money lender in the community</i>		
G4a9	<i>Borrowed money/got goods in advance from an agricultural buyer</i>		
G4a10	<i>Borrowed money/got goods in advance from a farmers organization</i>		
G4a11	<i>Borrowed money from a church or other community based organisation that you belong to</i>		
G4a12	<i>Got goods in advance from a shop/store and had to pay back later</i>		

G5	What did you borrow money for? Spontaneous mention – don't read out; Multiple mention possible	
	<i>Medical expenses/medical emergencies</i>	1
	<i>An emergency other than medical</i>	2
	<i>Funeral expenses</i>	3

	Education or school fees	4
	Living expenses when you did not have money	5
	Farming expenses such as seeds, fertiliser	6
	Buying livestock	7
	Buying farming equipment/implements	8
	Paying off other debt	9
	Buying land/dwelling/building a house	10
	Other specify	11

G6	How do you choose who to borrow from when you want to borrow money? Spontaneous mention – don't read out; Multiple mention possible	
	Lowest interest rates	1
	Best repayment rate	2
	Quickest access to money	3
	Ability to meet requirements	4
	Simple application process; understandable documentation	5
	Trust	6
	Don't have a choice between lenders	7
	Other, specify	8

G7a	In the past 6 months, have you been refused a loan? 1=Yes, 2=No If Yes GO to G7(b) If no GO to G8	
G7b	If YES, for what reason? Spontaneous mention – don't read out; Multiple mention possible	
	Did not have a down payment	1
	Did not have a payslip	2
	Did not have an identity document	3
	Did not have proof of a permanent address	4
	Did not have security/collateral	5
	Income was too low	6
	Had too many other debts	7
	Don't know	8
	Other, specify	9

H. Money Management – Risk & Risk Mitigation

H1a. Did you experience any of the following during the past 6 months? 1=Yes, 2=No

H1b. For those who experienced an event, ask: How did you cope financially? Spontaneous mention – don't read out; Multiple mention possible

1=Used savings; 2=borrowed money; 3=sold something to get money; 4=cut down expenses; 5=claimed insurance/policy pay-out; 6=other

		H1a	H1b	
H1a1	Increase in household size (more dependents relying on household income)			
H1a2	Loss of the income of an income earner			
H1a3	Having to pay unforeseen expenses such as medical/funeral/school fees			
H1a4	Unexpected rise in prices of goods, fuel			
H1a5	Running out of money to meet household expenses			
H1a6	Harvest/livestock loss			
H1a7	Loss of an asset/dwelling/land			

H2	Please tell me which of the following you agree with? 1=Agree, 2=Disagree	
H2a	Insurance is not a way of saving because they never pay out	
H2b	Having insurance is a good way of protecting yourself for when things go wrong	

H3a. Please tell me which of the following do you currently have=1, had in the past but not now=2, have you never had=3?

H3b. Are you covered by someone else's insurance? 1=Yes, 2=No

H3	Products	H3a			H3b	If respondent has insurance, go to H5, if not go to H4
H3a	Medical insurance(including RAMA, MMI) - NOT Mutuelle de Sante (MdS)	1	2	3		
H3b	Mutuelle de Sante (MdS)	1	2	3		
H3c	Third party insurance	1	2	3		
H3d	Household insurance	1	2	3		
H3e	Life insurance	1	2	3		
H3f	Credit life (insurance linked to a loan)	1	2	3		
H3g	Caisse Sociale du Rwanda (CSR)	1	2	3		
H3h	Other insurance, specify	1	2	3		

H4	There are different reasons for people not having insurance. Why don't YOU have it? Spontaneous mention – don't read out; Multiple mention possible	
	Has never heard about it / Don't know about insurance	1
	Does not know how it works	2
	Does not know how to get it/where to get it	3
	Does not trust it or the companies	4
	Protects self in other ways – don't need it	5
	Does not want to think about bad things happening	6
	Cannot afford it	7
	They don't want to pay out when you claim	8
	Other specify	9

H5a	Have you made provisions to cover the expenses of your funeral? 1=Yes, 2=No If Yes GO to H5(b) If No GO to I1	
H5b	How are you covered? Spontaneous mention – don't read out; Multiple mention possible	
	Covered by Employer	1
	Funeral Insurance	2
	Savings scheme	3
	Funeral Fund	4
	Agreement with Church	5
	Other specify	6

I. Money Management – Remittances

I1a	In the past 6 months, have you sent money to someone in a different place within the country? 1=Yes, 2=No	
I1b	In the past 6 months, have you sent money to someone outside the country? 1=Yes, 2=No	
If I1a or I1b= Yes go to I2; if both NO go to I3		

I2a. To who you did you send money to in the past 6 months? Spontaneous mention – don't read out; Multiple mention possible

I2b. Where were you sending the money to when you sent the money to? Single mention

1=Rural village; 2=Urban town; 3=Outside of country

I2c. How often do you send money to? Single mention

1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5=Once a year; 6= Irregularly/occasionally

I2d. How do you send the money to? Spontaneous mention – don't read out; Multiple mention possible

1=Bank transfer/Pay into bank account; 2= Post Office/ Western Union/ Money gram; 3=Cell phone top-up; 4=Bus or Taxi; 5=Friends or family; 6=Other

I2e. How much did you send the last time you sent money to? Single mention

	I2a	I2b	I2c	I2d			I2e
I2a1	Spouse						
I2a2	Child						
I2a3	Parent						
I2a4	Other family member						
I2a5	Friend						
I2a6	Supplier						
I2a7	Someone you borrowed from						
I2a8	School, college or university						

I2a9	To a business						
I2a10	Other specify						

I3a	In the past 6 months, have you received money from someone in a different place within the country? 1=Yes, 2=No	
I3b	In the past 6 months, have you received money from someone outside the country? 1=Yes, 2=No	
If I3a or I3b= Yes go to I4; if both NO go to Section J		

I4a. From whom did you receive money in the past 6 months? Spontaneous mention – don't read out; Multiple mention possible

I4b. Where did send the money from? Single mention

1=Rural village; 2=Urban town; 3=Outside of country

I4c. How often do ... send you money? Single mention

1=Weekly; 2=Fortnightly; 3=Monthly; 4=Seasonally; 5=Once a year; 6=Irregularly/occasionally

I4d. How does ... send the money to you? Spontaneous mention – don't read out; Multiple mention possible

1=Bank transfer/Pay into bank account; 2= Post Office/ Western Union/ Money gram; 3=Cell phone top-up; 4=Bus or Taxi; 5=Friends or family; 6=Other

I4e. What did you use most of the money ... sent you for? Single mention

1=Bought food/clothes; 2=Paid school fees; 3=Paid medical fees/medicine; 4=Paid funeral expenses; 5=Other, specify

	I4a.	I4b	I4c	I4d			I4e
I4a1	Spouse						
I4a2	Child						
I4a3	Parent						
I4a4	Other family member						
I4a5	Friend						
I4a6	Customer						
I4a7	Someone you lent to						
I4a8	Other specify						

J. Bank Product Penetration

J1	Please tell me which of the following statements are true? 1=True, 2=False, 3=Don't know	
J1a	If you are not employed you cannot open a bank account	
J1b	Having a bank account makes it easier to get credit	
J1c	You can easily live your life without a bank account	
J1d	Most services from banks are also offered elsewhere	
J1e	You trust banks with your money	

J2. Product penetration

- Please tell me which of the following do you *currently have*=1, *had in the past but don't have any more*=2 and which you *never had*=3
- For each product the respondent has, ask:** Have you used your in the past 6 months? 1=Yes, 2=No
- For each product the respondent has, ask:** At which financial institution do you have a? **Spontaneous mention – multiple mentions possible; Get institution code from code list**

J2	Product	J2a			J2b	J2c
J2a	Savings account at a bank	1	2	3		
J2b	Loan with a bank	1	2	3		
J2c	ATM card	1	2	3		
J2d	Debit Card	1	2	3		
J2e	Cheque card	1	2	3		
J2f	Current or Cheque account	1	2	3		
J2g	Overdraft facilities	1	2	3		
J2h	Credit Card	1	2	3		
J2i	Foreign bank account – (such as in Uganda, Kenya, Belgium, France etc.)	1	2	3		

J3	Do you have a bank account in your name? (It could also be a joint/group account which is partly yours) 1=Yes, 2=No	
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J4a	Are you using someone else's bank account? 1=Yes, 2=No If NO, GO to J5	
J4b	Whose account(s) are you using? <i>Spontaneous mention – don't read out; Multiple mention possible</i>	
	Your spouse / partner's account	1
	Your child's account	2
	Your parent's account	3
	Account of another family member	4
	Account of a neighbour/friend	5
	Account of savings club	6
	Account of a community organisation/church	7
Other specify	8	
J4c	Why are you using someone else's account? Why don't you open your own account? <i>Spontaneous mention – don't read out; Multiple mention possible</i>	
	I don't meet the requirements to open an account	1
	I don't have the right documentation	2
	We share the costs/it is cheaper to have one account	3
	I am not allowed to have my own account – by spouse, household member	4
	I don't know how to open an account	5
	Other specify	6

J5. Transactions

- a. Which of the following have you done in the past 6 months? 1=Yes, have done 2=No, haven't done
b. **Ask those who DID conduct a transaction:** Did you do this in the bank/at the ATM/both?

J5	Transaction	J5a	J5b		
			Bank	ATM	Both
J5a	Cash a cheque	1	1	2	3
J5b	Deposit cash into a bank account	2	1	2	3
J5c	Deposit a cheque into bank account	3	1	2	3
J5d	Cash withdrawal from a bank account	4	1	2	3
J5e	Paid people/bills per cheque	5	1	2	3
J5f	Money transfers between your own bank accounts	6	1	2	3
J5g	Money transfer to another person's bank account	7	1	2	3
J5h	Received money from someone in a bank account	8	1	2	3
J5i	Draw a bank cheque	9	1	2	3
J5j	Get a bank statement	10	1	2	3
J5k	Internet banking transaction	11			
J5l	Mobile banking transaction	12			

J6	Ask those without bank accounts (J2a NOT = 1 and J3=NO): Why do you not have a bank account? <i>Spontaneous mention – don't read out; Multiple mention possible</i>	
	Does not need it - Insufficient or no money coming in to justify it	1
	Cannot maintain the minimum balance	2
	Bank service charges are too high	3
	Banks are too far away	4
	Banking hours are not convenient	5
	Does not have the documentation required	6
	Does not know how to apply	7
	Does not understand benefits from having a bank account	8
	Does not trust banks	9
	Banks do not provide the products or services I need	10
	Can get services needed elsewhere in the community	11
	Need permission of someone else to open it	12
Other specify	13	

J7a	Did you use the services/products of a microfinance institution in the past 6 months? 1=Yes, 2=No <i>If YES go to J7b, if NO go to J8</i>	
J7b	What did you use it for? <i>Spontaneous mention – don't read out; Multiple mention possible</i>	
	Savings	1
	Credit	2

J8a	Are you a member of a SACCO? 1=Yes, 2=No If YES, GO to J8b, if NO GO to Section K	
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J8b	Did you use its services/products in the past 6 months? 1=Yes, 2=No If YES GO to J8b, If NO GO to Section K	
J8b	What did you use it for? Spontaneous mention – don't read out; Multiple mention possible	
	<i>Savings</i>	1
	<i>Credit</i>	2

K. Informal Products

K1	Do you belong to a savings club, tonitine? 1=Yes, 2=No If YES go to K2, If NO go to K4a	
K2	Which of the following does this club(s) provide? 1=Yes, 2=No, 3=Don't know	
K2a	<i>Lend money out to members when they need the money</i>	1
K2b	<i>Lend out money to non-members when they want to borrow</i>	2
K2c	<i>Give collected money to one member every month</i>	3
K2d	<i>Keep the collected money for members and members can withdraw this money when they need it</i>	4
K2e	<i>Keep the collected money for members and give to members after a certain period of time</i>	5
K2f	<i>Buy assets as a group</i>	6
K2g	<i>Buy assets for individual members</i>	7
K2h	<i>Raise money for funerals for group members</i>	8
K2i	<i>Raise money for other emergencies for group members</i>	9
K2j	<i>Act as guarantor when members want to borrow money somewhere else</i>	10
K3	Why do you belong to a savings club, tontine? Spontaneous mention – don't read out; Multiple mention possible	
	<i>Inherited the position from my parents</i>	1
	<i>It is compulsory for people in my tribe or village</i>	2
	<i>To socialise or meet friends</i>	3
	<i>They give financial advice</i>	4
	<i>Can turn to them when in financial need</i>	5
	<i>Can get money easily when needed</i>	6
	<i>I trust and know them</i>	7
	<i>To borrow money</i>	8
	<i>Other, specify</i>	9

K4a	Are you a member of any other group or organisation? 1=Yes, 2=No If YES go to K4b, if NO go to Section L	
K4b	What type of group/organisation? Spontaneous mention – don't read out; Multiple mention possible	
	<i>Business organisation</i>	1
	<i>Farmer's association</i>	2
	<i>Market/traders association</i>	3
	<i>Cooperative</i>	4
	<i>Church / religious group</i>	5
	<i>Women's / men's group</i>	6
	<i>Other specify</i>	7

L. Farming

L1	Please tell me which of the following statements best describes your household situation? Single mention 1=Your household is only involved in farming and no-one in the household has any other work, 2=Your household is involved in farming AND other work, 3=Your household is NOT involved in farming at all ----- If L1 =3 GO to Section M	
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L2	Please tell me which of the following your household is involved in? Multiple mention possible	
	<i>Cattle</i>	1
	<i>Goats and sheep</i>	2
	<i>Other livestock</i>	3
	<i>Cash crops – tea, coffee, pyrethrum</i>	4
	<i>Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit</i>	5
	<i>Vegetables – tomatoes, carrots, paprika, onions</i>	6
	<i>Staples such as grains or roots – e.g. plantains, potatoes, sweet potatoes, rice, sorghum, casava, maize, barley, wheat</i>	7
	<i>Beans, peas, ground nuts</i>	8
	<i>Other (SPECIFY)</i>	9

If L2 =1, 2 or 3 GO to L3, if not GO to L4a

L3	Thinking of your livestock, please tell me if the following statements are true/false for you? 1=True, 2=False, 3= Don't know	
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L3a	Your household will never sell your livestock	
L3b	Your household will use your livestock as security when you need to borrow money	
L3c	Your household regards your livestock as a form of savings	
L3d	Your household will sell some of your livestock to get cash when you need cash	
L4	Do you/your household farm mostly for consumption or selling? 1=Consumption, 2=Selling----- If L4=2 GO to L6	
L5a	If mostly consumption, have you ever considered turning your farming activities into a farming business/selling most of what you produce? 1=Yes, 2=No If L5a=1 GO to L5c	
L5b	If No, why not? Spontaneous response; don't read. Multiple response	
L5b1	Have another source(s) of income; don't need to	1
L5b2	Farming is a hobby/just love to farm	2
L5b3	Don't know how/where to market/sell	3
L5b4	I/we exchange some of my/our produce for other things we need	4
L5b5	Other, specify	5
GO to L7		
L5c	If YES, why haven't you? Spontaneous response; don't read. Multiple response	
L5c1	Don't have enough water	1
L5c2	Don't have enough land	2
L5c3	Don't have the money for the inputs	3
L5c4	The market is too far away	4
L5c5	Other, specify	5
GO to L7		
L6a	If mostly selling, who do you mainly sell your products or services to? Spontaneous response; don't read. Multiple response	
L6a1	Co-operative	1
L6a2	Wholesaler	2
L6a3	Processor	3
L6a4	Retailer	4
L6a5	Direct to the public	5
L6a6	Direct to a government agency	6
L6a7	Middleman	7
L6a8	Trading company	8
L6a9	Other, specify	9
L6b	Please tell me which of the following does your household get the most income from? Single mention	
	Cattle	1
	Goats and sheep	2
	Other livestock	3
	Cash crops – tea, coffee, pyrethrum	4
	Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit	5
	Vegetables – tomatoes, carrots, paprika, onions	6
	Staples such as grains or roots – e.g. plantains, potatoes, sweet potatoes, rice, sorghum, casava, maize, barley, wheat	7
	Beans, peas, ground nuts	8
	Other (SPECIFY)	9
L7	For your farming activities, you need things like seed or fertiliser, pesticides, food and medicine for livestock, where do you mainly get the money for it? Or if you don't buy it, how do you mainly get it? Spontaneous mention- don't read; Multiple mention possible	
L7a	Don't have to buy because manage with what have already (keeping seed from own harvest, etc)	1
L7b	Use money from other sources of income	2
L7c	Use savings	3
L7d	Sell crops/livestock/other produce to get money	4
L7e	Get money in advance from buyer to whom we sell our crop/livestock	5
L7f	Get from a supplier or distributor and pay later	6
L7g	Loan from a bank	7
L7h	Loan from SACCO/MFI	8
L7i	Loan from a farmers association	9
L7j	Borrow from a community/savings group where we save and lend to each other	10
L7k	Borrow from a money lender in the community	11

L7l	<i>Borrow from friends and/or family</i>	12
L7o	<i>Other, specify</i>	13

L8a	Are some of the inputs that you need/use subsidised by government? 1=Yes, 2=No, 3=Don't know If L8a=2 or 3 GO to Section M	
L8b	Which inputs? Spontaneous mention - don't read; Multiple mention possible	
L8b1	<i>Fertiliser</i>	1
L8b2	<i>Seed</i>	2
L8b3	<i>Pesticides</i>	3
L8b4	<i>Fuel</i>	4
L8b5	<i>Other (specify)</i>	5

M. Income and Expenditure

M1. How do you usually pay for: Spontaneous mention- don't read; Multiple mention possible.

	M1a. Food/groceries	M1b. Clothes	M1c. Larger household goods/appliances (e.g. TV, Stove, Fridge, Furniture)
<i>Cash</i>	1	1	1
<i>Borrow money and pay cash</i>	2	2	2
<i>Get from store and pay later</i>	3	3	3
<i>Use credit card</i>	4	4	4
<i>Use debit card</i>	5	5	5
<i>Use cheque</i>	6	6	6
<i>Exchange farming produce/goods to get</i>	7	7	7
<i>Other, specify</i>	8	8	8

M2a. Please tell me about all the different ways you get/make money to pay for your expenses or do the things that you do? Spontaneous mention- don't read; Multiple mention possible

M2b. For each money source ask: How often do you usually receive the money you get from? Single mention
1=Daily; 2=Weekly; 3=Fortnightly; 4=Monthly; 5=Annually; 6=Seasonally; 7=Occasionally; 8=Upon completion of job

M2c. For each money source ask: How do you receive the money you get from? Multiple mention possible
1=Cash in hand; 2=Cheque; 3=Into bank account; 4=Western Union; 5=Other

M2d. Only for those with more than one source of money: On which of these do you rely most to make a living? Single mention

	M2a	M2b	M2c	M2d
M2a1	<i>Salary/wages from Government</i>	1		1
M2a2	<i>Salary/wages from a business/company</i>	2		2
M2a3	<i>Salary/wages from a farmer</i>	3		3
M2a4	<i>Salary/wages from an individual</i>	4		4
M2a5	<i>Self-employed (have own business)</i>	5		5
M2a6	<i>Money from farming (crops and/or livestock; by-products from livestock)</i>	6		6
M2a7	<i>Money from fishing</i>	7		7
M2a8	<i>Rental income</i>	8		8
M2a9	<i>Private pension</i>	9		9
M2a10	<i>Government pension</i>	10		10
M2a11	<i>Government/state grant</i>	11		11
M2a12	<i>Maintenance money</i>	12		12
M2a13	<i>Remittances (money from friends/family)</i>	13		13
M2a14	<i>Get money from household member</i>	14		14
M2a15	<i>Household member pays my expenses</i>	15		15
M2a16	<i>Piece work</i>	16		16
M2a17	<i>'Money for work' programme</i>	17		17
M2a18	<i>Make goods to sell</i>	18		18
M2a19	<i>Sell something I grow</i>	19		19
M2a20	<i>Sell something I collect from nature (thatch/wood/charcoal)</i>	20		20
M2a21	<i>Other specify</i>	21		21

M2e	Ask only those who get money from salaries/wages: Do you work full-time/part time? <i>1=Full-time, 2=Part-time</i>	
M2f	Ask only those who get money from household members/have household members paying their expenses: You said that you got money from a household member/someone in the household pays your expenses, who gives you money/pay your expenses? Multiple mention possible	
M2f1	Spouse	1
M2f2	Parent	2
M2f3	Child	3
M2f4	Other relative	4
M2f5	Other	5

M3	What is your personal total monthly income? Please include income from all the activities that you have just mentioned. Single mention	
	1
	2
	Refused	
	Don't know	
	Don't have an income	
	Don't have a regular monthly income	

M4	What is your personal TOTAL ANNUAL INCOME? Please include income from all the activities that you have just mentioned. Single mention	
	1
	2
	Refused	
	Don't know	
	Don't have an income	

M5	Which of the monthly or annual figures that you gave me just now would you say is the most accurate?	
	Monthly	1
	Annual	2
	Both accurate	3
	Neither accurate	4

M6a	Do you have money of your own that you can do with as you wish?		
	Yes	1	Go to M7
	No	2	Go to M6b
	Refused	3	Go to M7
M6b	If NO , why not?		
	Money goes into household expenses	1	
	Have to give my money to household member/family member	2	
	Don't have an income	3	
	Other specify	4	

M7. The following are big events in the lives of most people. How would you mainly cover the costs for these if you need to pay for? Spontaneous – do not read; Multiple mentions possible

1= using savings that I put aside for this purpose; 2=general savings; 3=rely of family & friends to help cover costs; 4=rely on community to help cover costs; 5=sell something to cover the cost; 6=have a policy that will cover it; 7=borrow from bank; 8= borrow from a SACCO/MFI 8=borrow from money lender in community; 9=borrow from family/friend; 10=Other

M7	Event	M7		
M7a	Wedding			
M7b	Funeral			
M7c	Medical emergency			
M7d	Children's education			

N. General

N1	Which of the following do you agree with? 1=Agree, 2=Disagree	
N1a	<i>You have many dreams and ambitions you are working towards</i>	
N1b	<i>You have people in the community that you can turn to for help if you need to</i>	
N1c	<i>You would rather turn to strangers than people in the community if you need financial help</i>	
N1d	<i>You want to leave your children well taken care of</i>	
N1e	<i>It is the responsibility of government to take care of those who struggle to make a living</i>	
N1f	<i>People in your community have a strong sense of involvement in the community – people rely on each other for support</i>	
N1g	<i>You believe that technology improves the quality of one's life and you are willing to use it</i>	
N2a	Unfortunately I now have to ask you a few sensitive questions about your household Would you please tell me, in the past year did any member(s) of your household pass away? 1=Yes, 2=No <i>If YES GO to N2b, if NO Close interview</i>	
N2b	How old was this person/were these persons? Multiple mention possible	
	<i>16 years or older</i>	<i>1</i>
	<i>6-15 years</i>	<i>2</i>
	<i>5 years and younger</i>	<i>3</i>
N2c	Did you lose the main income earner of the household? 1=Yes, 2=No	